

October 8, 2011

The Honorable Pete Lund
Chairman House Insurance Committee

RE: HB 4936

Dear Representative Lund:

I respectfully ask you and your fellow Representatives to read this follow-up to my letter of October 4th (copy attached). As previously written, my fiancé John McCracken was a passenger in a car when the accident occurred in June 1979; he sustained severe bodily injuries, a traumatic brain injury and required numerous surgeries.

John was hospitalized for six months – intensive care, phase 2 intensive care, acute care, etc. When released he had physical limitations, severely impaired short-term memory and could not perform simple tasks. He understood that he was “damaged” and suffered severe confusion and depression.

The only options presented upon his release were to transfer John to a psychiatric unit for the depression or put him in a nursing home. Devastated by those options, I took John to the University of Michigan Hospital for evaluation. I prayed we would find help and hope but found only more frustration and fear. I was told John had plateaued in his recovery and a nursing home was the only option.

I refused to believe John was lost forever and refused to consign him to a nursing home. With the help of family and friends I kept John home while researching all available options. Please try to imagine living without hope, trying to find a way to help someone you love. Imagine having to take your loved one into the bathroom to “remind” them how to bathe, brush their teeth, etc. Imagine having to repeat everything you say over and over and over, because your loved one cannot remember what was said one minute ago. Imagine crying yourself to sleep each night not knowing what tomorrow will bring.

In time I made connections with rehabilitation facilities equipped to provide the support and treatment needed and therapists who understood the challenges survivors of such catastrophic head injuries faced. The doctors who first treated John were wrong about his prognosis. Indeed his life is very different post injury and he will always have limitations because of the brain injury, but he does have quality to his life.

The loss of Michigan No-Fault Insurance would negatively impact that quality. Under this law, the three most critical benefits John receives are:

- Group Home Coverage: This is not just a “group home” it is his HOME and has been for 10 years. This environment of care and structure has given John a sense of dignity and self-esteem; even after all he has lost.
- Sheltered Workshop Coverage: This workshop was developed for the brain injured population. John enjoys his work and the interaction with co-workers and staff. It also enables John to contribute to society as a taxpaying citizen.
- Work Transportation Coverage: Without this coverage, John would be unable to work.

Thank you for taking the time to read this follow-up letter. I have faith that you will vote to retain the current no-fault law.

Sincerely,



Barbara A. Riopelle
Troy, Michigan

October 4, 2011

The Honorable Pete Lund
Chairman House Insurance Committee
374 Capital Building
P.O. Box 30014
Lansing, MI 48909

RE: Traumatic Brain Injury / Auto No-Fault Insurance

Dear Representative Lund:

On June 29, 1979, my fiancé, John McCracken, sustained a life changing injury in an auto accident; he was a passenger in the vehicle. I received a frantic call from a friend informing me of the accident and that I should get to hospital A.S.A.P. At that time my friend did not yet know her husband (the driver) had been killed in the accident. Upon my arrival at the hospital I was rushed into the emergency room where the doctors and nurses were literally cutting off John's clothes while administering life saving measures – he had no vital signs. One of the nurses told me to talk to John "let him hear your voice".

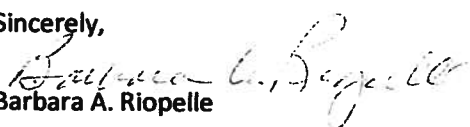
It has been over 32 years since that horrific night. John "survived" – but a core part of John died because of the brain injury – he's a different person. To detail the physical, emotional, cognitive and memory loss (SHORT TERM MEMORY SEVERLY/PERMANENTLY IMPAIRED) that John suffered throughout and continues to struggle with each day are impossible to convey in a letter. At the time of his accident survivors of "closed head injuries" (if they lived) were either sent to psychiatric hospitals or nursing homes; neither option was acceptable. I took John home to a newly rented apartment. The search began for answers and support to find a way to live the rest our lives with Traumatic Brain Injury. Without Michigan's Auto No-Fault Insurance, the continued medical care, cognitive rehabilitation, physical rehabilitation, sheltered workshops, etc., critical not only for the people injured but for their families, would not be available.

As I sat in the hospital day after day waiting for the doctors to tell me that John would live – believing that if he lived, he would "recover" and we would put the nightmare behind us. Well it's been 32 years and John is still "recovering" and there are still setbacks and challenges. Approximately ten years ago it was necessary to move John into a group home. Because of his cognitive and memory issues, the adjustment was very difficult. Fortunately the caregivers and support team are experienced with the challenges and needs of head injured individuals and offer a network of services and supervision that provide the residents medical care, social activity, protection and a comfortable home environment.

Just visualize: it's a normal day – then you get that frantic phone call, your loved one (wife, husband, child or parent) has been in a car accident – you better get to the hospital A.S.A.P. Or maybe it's you in the emergency room – clothes being cut away. Please understand that **no one** is immune from a brain injury.

Thank you for your consideration.

Sincerely,


Barbara A. Riopelle

Family / Caregiver